



P.O. Box 8619
Philadelphia, PA 19101-8619

Mortgage Statement

Statement Date: 03/03/2023

If you have questions or concerns about your statement or account, please contact us at (877)735-3637 between the hours of 8:00 am to 9:00 pm Monday through Thursday and 8:00 am to 5:00 pm Friday CT or you can contact us at www.selenefinance.com.

Hearing Impaired call 711 or (800) 735-2989.



9-755-67159-0002798-001-1-010-010-000-000

IRA D. JOFFE
6750 WEST LOOP S STE 920
BELLAIRE TX 77401-4117

Account Number **10687**
Payment Due Date **04/01/23**
Amount Due **\$121,779.62**

If payment is received after 04/16/23, a maximum of \$0.00 late fee may be charged.

The total amount due does not include any amounts that become due after the date of this billing statement. Additional amounts that become due after 03/03/2023 will become an additional amount owed pursuant to the terms of the Security Instrument.

Property Address: 12215 CAROLA FOREST D
HOUSTON TX 77044

Account Information

Outstanding Principal Balance* \$43,529.12
Escrow Balance -\$26,587.78
Interest Rate 7.46500%
Prepayment Penalty No

*This is the principal balance only, not the amount required to pay your account in full.

Explanation of Amount Due and Accelerated Amount

Please refer to Page 2 for all details regarding the Explanation of Amount Due and Accelerated Amount along with applicable disclosures.

Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure of your home. Your loan has been past due since 07/01/2009. As of 03/03/2023, you are 4993 days delinquent on your mortgage loan.

Recent Account History

- Payment due 10/01/22: Unpaid balance of \$641.00
- Payment due 11/01/22: Unpaid balance of \$641.00
- Payment due 12/01/22: Unpaid balance of \$641.00
- Payment due 01/01/23: Unpaid balance of \$641.00
- Payment due 02/01/23: Unpaid balance of \$641.00
- Payment due 03/01/23: Unpaid balance of \$641.00
- Current payment due 04/01/23 \$635.91
- Total: \$121,779.62 due. You must pay this amount to bring your loan CURRENT.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Past Payments Breakdown

	Paid Last Cycle	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Late Fees and Other Charges	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	\$0.00

Important Messages

Our records indicate that the first legal action or filing towards Foreclosure proceedings was completed on 01/10/2022.

Your loan is approaching its maturity date. Please contact our Customer Service Department and request a payoff quote.

Transaction Activity (02/04/2023 - 03/03/2023)

DATE	DESCRIPTION	PRINCIPAL	INTEREST	ESCROW	OPTIONAL	LATE CHARGES	FEES/ OTHER	SUSPENSE	TOTAL
03-01-2023	Corp Advanced Fee Collected	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00	\$0.00	\$20.00
03-02-2023	Property Insurance	\$0.00	\$0.00	\$145.39	\$0.00	\$0.00	\$0.00	\$0.00	\$145.39

005-0814-1100F

DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

DEFENDANTS' EXHIBIT 10 -- PAGE 1

TELEPHONE SERVICES & MAILING ADDRESSESVisit our Website at www.selenefinance.com

Access your account information online! Go to www.selenefinance.com then click on the "Access Your Account" option. Have your loan number and social security number with you, so you are ready to enroll.

To find a HUD-approved housing counseling agency in your area call (800) 569-4287 or go to www.HUD.gov or www.consumerfinance.gov/mortgagehelp/

Payment and Correspondence Addresses**Payments and Bill Pay Services**

Selene Finance LP
ATTN: Cashiering Department
P.O. Box 71243
Philadelphia, PA 19176-6243

Payments Sent Overnight or Certified Mail Payments

FIS Lockbox
Attention: Selene Finance Lockbox Processing
100 Grove Road, Suite 6
W. Deptford, NJ 08066

*Please include your loan number on the check or money order

Payoff Checks Sent Overnight

Selene Finance, LP
Attention: Cashiering Department
3501 Olympus Blvd, Suite 500
Dallas, TX 75019

Insurance Department (For Providing Hazard, Property, & Flood Documentation)

Selene Finance LP
P.O. Box 461470
San Antonio, TX 78246
Tel: (866) 318-1084
Fax: (866) 816-6837

**Insurance Claims Department
(For Processing Loss Draft Claims)**

Selene Finance LP
P.O. Box 692368
San Antonio, TX 78269-2368
Tel: (866) 314-0056
Fax: (866) 557-2083
Physical Address:
4500 Lockhill Selma
San Antonio, TX 78249

Property Taxes

Selene Finance LP #11740
Attn: Tax Department
P.O. Box 9217
Coppell, TX 75019
Tel: (877) 735-3637
Fax: (817) 826-0109

Overnight Mail Address

Selene Finance LP
Attention: Customer Service Department
3501 Olympus Blvd, Suite 500
Dallas, TX 75019
Tel: (877) 735-3637
Fax: (866) 926-5486
Hearing Impaired:
Dial 711 or (800) 735-2969

Customer Service Research

A Notice of Error, Request for Information or Qualified Written Request is a request to research and correct an error regarding the servicing of your mortgage, or to request specific information on your account. When submitting any of these requests to Selene, you must clearly identify the borrower name, account number, the specific error or information requested, and send to the following designated address.

Selene Finance, LP
ATTN: Customer Service Research
P. O. Box 8279
Philadelphia, PA 19101-8279

IMPORTANT PAYMENT INFORMATION

You may make payments for no fee by mail, the ACH program, or online at www.selenefinance.com.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic transfer from your account or to process the payment as a check transaction.

ACH (Automated Payments) -- Payments can be automatically drafted from your bank account on a monthly basis saving you time and money! Please contact our Customer Service Department to have an application mailed to you.

If you are currently enrolled in the ACH program and choose to opt out or have inquiries please contact Customer Service at (877) 735-3637.

Avoid late charges by making payments for the exact amount on or before the due date. Postal delays do not constitute a waiver of late charges; therefore, please allow 7-10 days for delivery. If a payment is paid after the due date and any applicable grace period, please include late charges with the payment.

If using overnight mail, payments must be received by 2:00 p.m., CT, Monday - Friday (excluding holidays).

If for any reason you are unable to make a payment when it is due, please contact Customer Service at the number listed above.

IMPORTANT INFORMATION

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Bankruptcy: Please note, however that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally. If you wish to change whether you receive these statements, you may do so by sending us a written request that indicates your desired change to the above address for Customer Service Research, or you may fax us at (866) 926-5486, or email us at CustomerService@selenefinance.com.

Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Confirmed Successors in Interest: If you are a confirmed successor in interest to this mortgage, unless and until you assume the mortgage loan obligation under State law, this communication is not an attempt to collect the debt from you personally.

For Servicemembers and their Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

For Properties Located in Texas: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

For Properties Located in New York: Selene Finance LP is registered with the Superintendent. You may file complaints about the Servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Selene Finance LP is a Debt Collection Agency with license number 2009843 issued by the New York City Department of Consumer Affairs.

Selene Finance LP uses third-party providers to facilitate the servicing of your mortgage. Selene Finance remains responsible for all actions taken by our third-party providers.

For Properties Located in Colorado: Colorado Office Location: 7200 S ALTON WAY STE B180, Centennial, CO 80112. Colorado Phone Number: (303) 309-3839.

For Properties Located in Oregon: Borrowers:

The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (877) 735-3637 and CustomerService@SeleneFinance.com. To file a complaint about

unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

NMLS #6312



P.O. Box 8619
Philadelphia, PA 19101-8619

Mortgage Statement

Statement Date: 03/03/2023

(Continued)



9-755-67159-0002796-001-2-010-010-000-000

IRA D. JOFFE
6750 WEST LOOP S STE 920
BELLAIRE TX 77401-4117

Account Number	0000000687
Payment Due Date	04/01/23
Amount Due	\$121,779.62

If payment is received after 04/15/23, a maximum of \$0.00 late fee may be charged.

The total amount due does not include any amounts that become due after the date of this billing statement. Additional amounts that become due after 03/03/2023 will become an additional amount owed pursuant to the terms of the Security Instrument.

Explanation of Amount Due and Accelerated Amount

Accelerated Amount \$111,090.58 as of 2023-03-03

Please note that between the date listed above and statement date, additional amounts may have become due. For the exact amount you must pay, please contact our office at (877) 768-3759.

The Total Amount to Reinstate as of 03/03/2023

Principal	\$459.68
Interest	\$2.84
Escrow (For Taxes and/or Insurance)	\$173.39
Regular Monthly Payment	\$635.91
Total Late Fees and Other Charges	\$18,827.44
Past Due Amount	\$102,316.27
Unapplied Balance	\$0.00
Total Amount Due	\$121,779.62

As a result of the failure to cure the default, Selene has elected to accelerate the maturity date of the Note and all sums secured by the Security Instrument. You have the right to reinstate after acceleration. The total amount due does not include any amounts that become due after the date of this billing statement. To obtain a reinstatement quote for the exact amount you must pay and any special payment instructions to reinstate your account after 03/03/2023, please contact our office at (877) 768-3759.